

Fill in this information to identify the case:

Debtor 1 MARY GIESIN

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 19-20451CMB

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: US BANK NA - TRUSTEE ET AL Court claim no. (if known): 5-2

Last 4 digits of any number you use to identify the debtor's account 2 5 6 1

Property Address: 3519 FOSTER RD
MCKEESPORT PA 15131

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>26,973.90</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>26,973.90</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>26,973.90</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,180.34

The next postpetition payment is due on

5 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 MARY GIESIN
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 06/28/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MARY GIESIN**
NameCase number (if known) **19-20451CMB****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
12/21/2020	1182748	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	148.29
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	452.05
05/25/2021	1197616	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	41.05
06/25/2021	1200795	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	497.41
07/26/2021	1203999	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	601.36
08/26/2021	1207119	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	601.36
09/24/2021	1210246	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	601.36
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	565.45
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	567.56
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	567.29
01/26/2022	1222492	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	567.56
02/23/2022	1225404	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	567.56
03/25/2022	1228339	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	567.56
04/26/2022	1231360	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	567.56
05/25/2022	1234410	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	567.56
06/27/2022	1238670	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	567.56
07/26/2022	1241600	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	567.56
08/24/2022	1244464	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	567.56
09/27/2022	1247355	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	567.56
10/25/2022	1250135	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	529.76
11/23/2022	1252945	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	529.76
12/22/2022	1255672	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	4,029.05
01/26/2023	1258396	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	529.05
05/25/2023	1269450	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	70.57
06/26/2023	1272337	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	508.26
07/25/2023	1275072	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	508.26
08/25/2023	1277870	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	508.26
09/26/2023	1280579	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	508.26
10/23/2023	1280579	US BANK NA - TRUSTEE ET AL	CANCELLED CHECK TO CREDITOR/PRINC	-508.26
12/21/2023	1288540	US BANK NA - TRUSTEE RMTP TRUST ET /	AMOUNTS DISBURSED TO CREDITOR	2,052.76
01/26/2024	1291261	US BANK NA - TRUSTEE RMTP TRUST ET /	AMOUNTS DISBURSED TO CREDITOR	596.26
03/26/2024	1296542	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	341.06
04/25/2024	1299201	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	596.26
05/29/2024	1301922	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	596.26
06/25/2024	1304422	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	5,827.11
				26,973.90

MORTGAGE REGULAR PAYMENT (Part 3)

07/29/2019	1127007	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	6,620.98
08/27/2019	1130495	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,417.75
10/24/2019	1137124	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,414.33
11/25/2019	1140577	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,415.82
12/23/2019	1143972	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,416.75
02/25/2020	1150967	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	3,001.10
03/23/2020	1154454	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,618.76
04/27/2020	1157895	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,501.01
05/26/2020	1161231	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,227.10
06/26/2020	1164387	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,227.10
07/29/2020	1167480	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,227.10
08/25/2020	1170557	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,227.10
09/28/2020	1173669	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,227.10
10/26/2020	1176748	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,227.10
11/24/2020	1179811	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,227.10
12/21/2020	1182748	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,227.10
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,227.10
02/22/2021	1187928	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,227.10
03/26/2021	1191195	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,227.10
04/26/2021	1194483	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,227.10
05/25/2021	1197616	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,227.10
06/25/2021	1200795	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,181.74
07/26/2021	1203999	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,181.74
08/26/2021	1207119	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,181.74
09/24/2021	1210246	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,181.74

Debtor 1 **MARY GIESIN**
Name

Case number (if known) **19-20451CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,181.74
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,179.63
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,179.63
01/26/2022	1222492	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,179.63
02/23/2022	1225404	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,179.63
03/25/2022	1228339	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,179.63
04/26/2022	1231360	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,179.63
05/25/2022	1234410	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,179.63
06/27/2022	1238670	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,179.63
07/26/2022	1241600	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,179.63
08/24/2022	1244464	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,179.63
09/27/2022	1247355	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,179.63
10/25/2022	1250135	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,179.63
11/23/2022	1252945	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,179.63
12/22/2022	1255672	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
01/26/2023	1258396	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
02/23/2023	1260963	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
03/28/2023	1263773	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
04/25/2023	1266567	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
05/25/2023	1269450	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
06/26/2023	1272337	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
07/25/2023	1275072	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
08/25/2023	1277870	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
09/26/2023	1280579	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
10/23/2023	1280579	US BANK NA - TRUSTEE ET AL	CANCELLED CHECK TO CREDITOR/CONT	-1,180.34
12/21/2023	1288540	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	4,721.36
01/26/2024	1291261	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	1,180.34
02/26/2024	1293899	US BANK NA - TRUSTEE RMTP TRUST ET ,	AMOUNTS DISBURSED TO CREDITOR	1,180.34
03/26/2024	1296542	US BANK NA - TRUSTEE ET AL	AMOUNTS DISBURSED TO CREDITOR	1,180.34
				<hr/> 74,488.13

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MARY GIESIN
3519 FOSTER ROAD
MCKEESPORT, PA 15131

BRIAN C THOMPSON ESQ
THOMPSON LAW GROUP PC
301 SMITH DRIVE SUITE 6
CRANBERRY TOWNSHIP, PA 16066

US BANK NA - TRUSTEE ET AL
C/O FAY SERVICING LLC
PO BOX 814609
DALLAS, TX 75381-4609

FAY SERVICING LLC(*)
PO BOX 814609
DALLAS, TX 75381-4609

MICHELLE R GHIDOTTI-GONSALVES ESQ
1920 OLD TUSTIN AVE
SANTA ANA, CA 92705

6/28/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee